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Ag84Pro Cap 2 # 1150

CAREERS



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U.S. DEPARTMENT OF AGRICULTURE FARMERS HOME ADMINISTRATION

Program Aid No. 1150

CAREERS IN FMHA



Business and industrial loan guarantees in small towns and rural areas.

To the Student and College Graduate

Soon you will be making a major decision, perhaps one of the most important in your life. You will be choosing employment that will launch or broaden your career.

This booklet tells about the range of employment within the Farmers Home Administration (FmHA), rural credit service of the U.S. Department of Agriculture. Through loans and technical assistance, our programs are designed to strengthen family farms, create rural employment, develop community facilities and finance new and improved housing.

Programs are implemented through over 1,700 local offices serving every rural county in the Nation. We have been serving the needs of family farmers and rural people for more than 40 years.

In the early years, our chief concern was to provide credit and technical assistance to small farmers. We helped them strengthen their hold on the land, and broaden the scope of their agricultural pursuit.

Today, family farm agriculture is still a major concern of the agency, especially in its expanded role of helping to feed a hungry world. The agency makes loans to buy and expand farms, to pay operating expenses, and to help farmers recover from natural disasters or economic depressions.

Through expanded programs of the Rural Development Act, the agency can help develop sources of income other than farming. It can guarantee business and industrial loans made by banks that will create or expand business enterprises in communities of 50,000 or less.

With additional job opportunities, rural people can take advantage of the FmHA rural housing loan program. The agency makes loans for individual and rental housing in rural

Developing rural rental units in small communities.





Helping rural communities provide needed facilities.

communities not larger than 10,000 population. In rural towns of 10,000 to 20,000 population, the agency can advance housing credit when there is a serious lack of mortgage money.

As communities grow, the agency can help give order to that growth by making loans and grants for central water and waste disposal systems and for community facilities like clinics, fire and rescue services, and local government office buildings.

If you join the Farmers Home Administration, you can take part in this exciting rural development effort. You can expect to experience the challenges, the responsibilities and the opportunities for advancement and rewarding work with people, in building rural America.

WHAT IS THE FARMERS HOME ADMINISTRATION

The Farmers Home Administration, an agency of the U.S. Department of Agriculture, advances credit and provides technical assistance to farmers, rural people and communities in support of efforts to increase economic development and

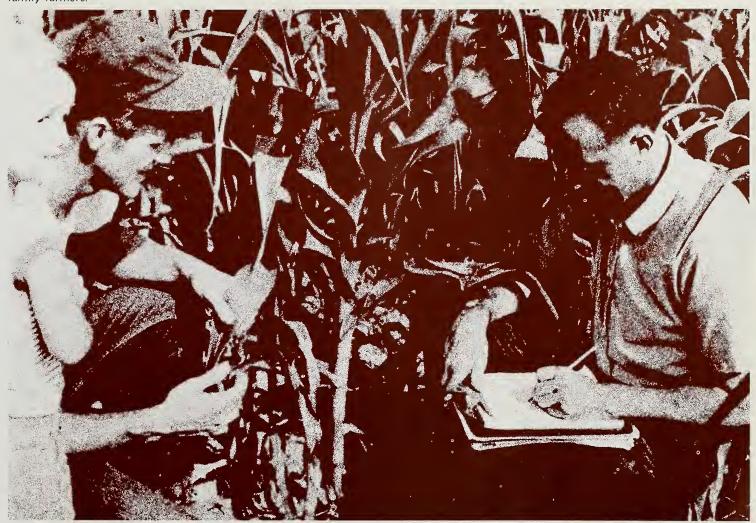
to raise living standards in rural areas.

Through county, district and State offices, the agency helps assure feasible and viable loans that are in concert with overall rural development goals. It also helps recipients gain maximum use of funds through counseling and technical assistance.

These priorities outline the agency's basic mission:

- 1. To contribute to a robust and vibrant agriculture through wise use of supervised credit.
- 2. To improve farm and rural incomes by encouraging young farmers, and assisting in the establishment of business and industry in small towns and open country.
- 3. To provide water systems, waste disposal facilities, clinics, fire and rescue stations and equipment, and other amenities that help make rural communities more desirable places in which to live.
- 4. To finance new and improved housing for low and moderate income rural people.

Giving technical assistance to family farmers.



Advising rural housing loan borrowers.



AN OPPORTUNITY FOR SERVICE

Few institutions, whether public or private, offer as exciting opportunities for service as does the Farmers Home Administration. The decisions you make each day will have a significant impact on the lives of rural people and the communities in which they live.

Let's take a look at the ways you, as county supervisor, can affect the economic growth of a community and the well-being of its people.

Perhaps your first encounter in serving rural people will be with a housing loan borrower, since this type of credit accounts for more than half of the assistance advanced by the agency. The decision to approve a rural housing loan will enable a family to become owner of decent, sanitary housing that will provide additional real estate tax revenues for local government. Local merchants also will benefit from your decision as well as a myriad of institutions that must provide services for the new property owner.

You may view with personal satisfaction the construction of a central water system in a town, knowing that you accepted the application for a community facility loan and processed it through to final approval.

Imagine, too, conferring with local bankers and businessmen about business deals that your agency supports through a guaranteed loan program.

And, there are hundreds of small towns throughout the country that need new and improved hospitals and clinics, and better equipped fire and rescue stations. Officials of those towns, along with community leaders, will seek your expert advice in financing those improvements.

Here, then, is an exciting challenge to you, a college graduate. It is an opportunity to manage a full range of Federal programs designed to bring economic and social growth to our rural communities.

Meeting with community groups on special projects.



Advising borrowers on housing rehabilitation.





Counseling senior citizens on rural housing needs.

PROFESSIONAL OPPORTUNITIES

Entry at the professional level may be as an Agricultural Management Specialist or as a Loan Assistant. Applicants must have the personal traits necessary to meet and deal effectively with individuals, groups, and the general public.

AGRICULTURE MANAGEMENT SPECIALIST

Entry levels for these specialists are at grades GS-5 and GS-7. They provide supervised credit to family farmers, rural residents and small communities, and carry out programs and policies of the Rural Development Act. The position involves knowledge of basic principles and practices of credit, farm management, crop and livestock production, soil conservation, water management, home construction, business practices and real estate financing.

New appointees undergo a 6-month induction orientation and on-the-job training to provide knowledge and skills required for a career in this field. There are opportunities for

promotion to the GS-11 level in county office positions. Advancement to higher levels in State offices and in the national office can be made from county positions.

Qualifications - You must have a degree from an accredited college or university in agriculture, agricultural economics, farm, livestock, or ranch management, animal, dairy or poultry husbandry, agronomy, horticulture, general agriculture, agricultural engineering, or a closely related field of agriculture, or... at least 30 semester hours in agricultural subjects, plus sufficient additional education or appropriate experience to total 4 years of college or 4 years of college and experience. This is the minimum requirement for starting at grade GS-5. You may qualify for grade GS-7 if, in addition, you have (1) at least 1 year of professional agricultural experience, (2) completed 1 year of graduate study in an appropriate field, (3) maintained a "B" average or better in college, (4) graduated in the upper third of your class, or (5) achieved other specific scholastic recognition.

Working with families on their special needs. life thank Thee. God For nature's gifts.

Examining loan applications.



THE LOAN ASSISTANT

Programs of the Rural Development Act have caused the Farmers Home Administration to seek another type of manager with a general understanding of agriculture, but with experience and education in fields other than agriculture. The position of Loan Assistant fulfills that need.

Entry levels for the Loan Assistant are at GS-5 and GS-7. They administer many credit plans that include loans for housing, community development, business and industry, and farming.

A 6-month to 1-year induction training program is provided for new Loan Assistants. On-the-job training continues through each employee's career. Special formal training courses are conducted at the agency's training center at Norman, Okla., to equip employees for new or specialized tasks and assignments. Employees are given increased responsibilities and corresponding advancements as they demonstrate ability.

Qualifications - Candidates for this position must pass a written test and be selected from the Professional and Administrative Career Exam (PACE)

Civil Service Register. The written test is not required for persons with competitive (Civil Service) status.

To qualify for GS-5 requires 3 years of responsible experience in administrative, technical or other fields of work, or 4 years of study above the high school level with specialization in accounting, banking and credit, business administration, economics, finance, law, engineering, real estate operations or statistics.

Since some positions may be filled at the GS-7 level, you may qualify for that grade level if you have a year of Loan Assistant experience such as analyzing credit positions and evaluating collateral offered as security, making appropriate adjustment of terms needed to insure payment of delinquent loans, determining action that will provide satisfactory settlement of defaulted loans, offering guidance to borrowers in wise use of credit, or developing policies and procedures to govern lending programs.

Here is a partial list of qualifying college majors: business administration, accounting, banking and credit, economics, finance, law,

Managing an office administering 24 different loan programs.



Student trainees perform many duties in county office.





Summer aids.

real estate operations and statistics. These are qualifying Loan Assistant experiences: Analyzing credit positions and evaluating collateral offered as security; making appropriate adjustment of terms to insure payment of delinquent loans; determining actions that will provide satisfactory settlement of defaulted loans; and offering guidance to borrowers in wise use of credit, or developing policies and procedures to govern lending programs.

Professional Training

Keep in mind, the Farmers Home Administration does not expect you to be fully prepared to handle all the many responsibilities of an Agricultural Management Specialist or a Loan Assistant when you accept a position. You will be given continuous training under the supervision of a county supervisor. If you make satisfactory progress during the first year of employment, you may then receive a salary increase and assume more individual responsibility.

Employed as an assistant county supervisor, you will do work which is rich and broad in scope.

Student Trainee Program - College sophomores and juniors majoring in agricultural fields are employed and

trained during the summer. They may be promoted as student trainees, and when they have completed the required academic training, they are promoted to Agricultural Management Specialist positions. For more information, contact FmHA State Director (see last page). Other Vacation jobs - In addition to the Student Trainee Program, FmHA also employs students for the summer as clerk-typists and summer aids who perform clerical and other tasks.

HOW TO APPLY

For application forms and additional information, write to the Director, Personnel Division, Farmers Home Administration, U.S. Department of Agriculture, Washington, D.C. 20250.

EQUAL EMPLOYMENT OPPORTUNITY

The Farmers Home Administration is an Equal Employment Opportunity agency. Applicants will receive consideration for any job for which they qualify without regard to race, religion, color, national origin, sex, politics, age, physical handicap, or any other nonmerit factor.

MORE FACTS ABOUT YOUR CAREER

When you are hired, you will be assigned to a county office - preferably in the State in which you live. The Farmers Home Administration has over 1,700 county offices throughout the 50 States, Puerto Rico, the Virgin Islands and Guam.

As in any professional career, outstanding performance, dedication, imagination, and loyalty are rewarded with advancement. During your career, you may need to move several times. Careful consideration is given to an employee's personal preference as to where he or she wants to work, however, the needs of the agency receive first consideration. For those with ability, advancement up the career ladder is assured. The Farmers Home Administration is an expanding agency. Its total loan program has quadrupled in recent years - reflecting the expansion of current programs and the addition of new ones to cope with the problems and needs of all people in rural America. The dynamics of the program alone promises challenging opportunities to the career employee.

ADDITIONAL REWARDS IN YOUR CAREER

In each of the first 3 years, you will earn 13 days annual leave with pay - after 3 years, 20 days; after 15 years, 26 days.

You will earn 13 days sick leave each year. This can be accumulated without limit.

HEALTH INSURANCE

You may participate in a variety of low-cost group hospitalization and surgical plans in which the Government shares the cost.

LIFE INSURANCE

You may participate in a group life insurance plan at a nominal cost. A student trainee is considered a seasonal employee and is not eligible for health and group life insurance benefits.

INCENTIVE AWARDS

Employees of all grades are eligible for Distinguished and Superior Service Awards. Distinguished Service Award winners receive gold medals and certificates citing their achievements. Recipients of Superior Service

Awards receive silver medals and certificates. Cash awards may be yours for contributing to the efficiency, economy, or other improvements of Government operations through your suggestions.

PERIODIC WITHIN-GRADE INCREASES

You will be entitled to salary step increases within your grade if your performance is at an acceptable level of competence. Step increases are granted after completion of 52 calendar weeks of service in steps 1, 2, and 3 of each grade; after 104 calendar weeks in steps 4, 5, and 6 of each grade, and after 156 calendar weeks in steps 7, 8, and 9 of each grade. You may also receive an additional step increase for high quality performance.

RETIREMENT BENEFITS

The Civil Service Retirement System provides a retirement plan for all permanent Government employees. Your retirement benefit costs are shared by you and the Government. You are eligible for retirement at age 62 with 5 years of civilian service, at

age 60 with 20 years of service, or at age 55 with 30 years of service. You may retire because of a disability at any age if you have had as much as 5 years of civilian service.

FOR JOB INFORMATION		IDAHO	Room 402, Federal Building, 304 N. Eighth Street,	MISSOURI	Parkade Plaza, Terrace Level, Columbia, Missouri 65201
Contact the State Director of Farmers Home Administration in the locality in which you are a resident.		ILLINOIS	Boise, Idaho 83702 2106 W. Springfield Avenue, Champaign, Illinois 61820	MONTANA	P.O. Box 850, Federal Building, Bozeman, Montana 59715
STATE ALABAMA	MAILING ADDRESS P.O. Box 1165 Montgomery, Alabama 36120	INDIANA	Suite 1700, 5610 Crawfordsville Road, Indianapolis, Indiana 46224	NEBRASKA	Room 308, Federal Building, 100 Centennial Mall North, Lincoln, Nebraska 68508
ALASKA	Room 1590 Federal Building, 1220 S.W. 3rd Avenue, Portland, Oregon 97204	IOWA	Room 873 Federal Building 210 Walnut Street, Des Moines, Iowa 50309	NEVADA	459 Cleveland Street, Woodland, California 95695
ARIZONA	Federal Building, 230 North First Avenue, Room 6095 Phoenix, Arizona 85025	KANSAS	536 Jefferson Street, Topeka, Kansas 66607	NEW HAMPSHIRE	P.O. Box 588, 141 Main Street, Montpelier,
ARKANSAS	P.O. Box 2778, Little Rock, Arkansas 72203	KENTUCKY	333 Waller Avenue, Lexington, Kentucky 40504	NEW JERSEY	Vermont 05602 Robscott Building,
CALIFORNIA	459 Cleveland Street, Woodland, California 95695	LOUISIANA	3727 Government Street, Alexandria, Louisiana 71301		151 E. Chestnut Hill Road, Suite 2, Newark, Delaware 19713
COLORADO	Room 231, #1 Diamond Plaza, 2490 West 26th Avenue, Denver,	MAINE MARYLAND	USDA Office Building, Orono, Maine 04473 Robscott Building,	NEW MEXICO	Room 3414 Federal Building 517 Gold Avenue, S.W. Albuquerque, New Mexico 87101
CONNECTICUT	Colorado 80211 P.O. Box 588, 141 Main Street, Montpelier,		151 E. Chestnut Hill Road, Suite 2, Newark, Delaware 19713	NEW YORK	Room 871, U.S. Courthouse and Federal Building, 100 South Clinton Street.
DELAWARE	Vermont 05602 Robscott Building, 151 E. Chestnut Hill Road, Suite 2,	MASSACHUSETTS	P.O. Box 588, 141 Main Street, Montpelier, Vermont 05602	NORTH DAKOTA	Syracuse, New York 13202 P.O. Box 1737, Bismarck, North Dakota 58501
FLORIDA	Newark, Delaware 19713	MICHIGAN	Room 209, 1405 South Harrison Road, East	OHIO	Room 448, Old Post Office Building, 121 East State
GEORGIA	P.O. Box 1088, Gainesville, Florida 32602 355 E. Hancock Street.	MINNESOTA	Lansing, Michigan 48823 252 Federal Office Building and U.S. Court House,		Street, Columbus, Ohio 43215
GLONGIA	Athens, Georgia 30601		St. Paul, Minnesota 55101	NORTH	Room 514 Federal Building, 310 New Bern Avenue, Raleigh, North Carolina 27601
HAWAII	459 Cleveland Street, Woodland, California 95695	MISSISSIPPI	Room 830 Milner Building, Jackson, Mississippi 39201	CAROLINA	

OKLAHOMA	Building, Farm Road, Stillwater, Oklahoma		Government Post Office Box 6106 G, San Juan, Puerto Rico 00936	
OREGON	74074 Room 1590, Federal Building, 1220 S.W. 3rd Street, Portland, Oregon	WASHINGTON	Room 319, Federal Office Building, 301 Yakima Street, Wenatchee, Washington 98801	
PENNSYLVANIA	97204 Federal Building, 228 Walnut	WEST VIRGINIA	P.O. Box 678, Morgantown, West Virginia 26505	
	Street, P.O. Box 905, Harrisburg, Pennsylvania 17108	WISCONSIN	Suite 209, 1305 Main Street, Stevens Point, Wisconsin 54481	
PUERTO RICO	Government Post Office Box 6106 G, San Juan,	WYOMING	P.O. Box 820, Casper, Wyoming 82601	
RHODE ISLAND	Puerto, Rico 00936 P.O. Box 588, 141 Main Street, Montpelier, Vermont 05602	WASHINGTON D.C.	Director, Personnel Division, Farmers Home Administration, U.S. Department of	
SOUTH CAROLINA	P.O. Box 21607, Columbia, South Carolina 29221		Agriculture, Washington, D.C. 20250	
SOUTH DAKOTA	P.O. Box 821, Huron, South Dakota 57350	FINANCE OFFICE	Director, Finance Office, Farmers Home Administration, USDA, 1520 Market Street, St. Louis, Missouri 63103	
TENNESSEE	538 U.S. Court House Building, 801 Broadway, Nashville, Tennessee 37203			
TEXAS	3910 South General Bruce Drive, Temple, Texas 76501			
UTAH	Room 5311 Federal Building, 125 S. State Street, Salt Lake City, Utah 84138			
VERMONT	P.O. Box 588, 141 Main Street, Montpelier, Vermont 05602			
VIRGINIA	P.O. Box 10106, Richmond, Virginia 23240			

